

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STANLEY D. HENRY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-21613

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/24/2018 and confirmed on 6/8/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		135,343.00
Less Refunds to Debtor	4,319.53	
TOTAL AMOUNT OF PLAN FUND		131,023.47

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,250.00	
Trustee Fee	6,233.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,483.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 2869	0.00	0.00	0.00	0.00
	FREEDOM MORTGAGE CORPORATION Acct: 2869	12,931.04	12,931.04	0.00	12,931.04
	FREEDOM MORTGAGE CORPORATION Acct: 2869	0.00	80,357.04	0.00	80,357.04
	FREEDOM MORTGAGE CORPORATION Acct: 2869	0.00	0.00	0.00	0.00
	WHITEHALL BOROUGH (SWG) Acct: 9G26	215.59	215.59	22.15	237.74
	WHITEHALL BOROUGH (STORMWATER) Acct: 9G26	336.00	336.00	34.41	370.41
	WHITEHALL BOROUGH (STORMWATER) Acct: 9G26	106.56	106.56	0.00	106.56
	AFNI INC Acct: 5701	8,814.00	8,814.00	943.22	9,757.22
					103,760.01

Priority					
	AMY L ZEMA ESQ Acct:	0.00	0.00	0.00	0.00
	STANLEY D. HENRY Acct:	0.00	0.00	0.00	0.00
	STANLEY D. HENRY Acct:	4,319.53	4,319.53	0.00	0.00
	AMY L ZEMA ESQ Acct:	3,250.00	3,250.00	0.00	0.00
	AMY L ZEMA ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
	MELISSA WOOD++ Acct: 8401	0.00	0.00	0.00	0.00
	FREEDOM MORTGAGE CORPORATION Acct: 2869	0.00	0.00	0.00	0.00

18-21613

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX3CMB	310.00	310.00	0.00	310.00
					310.00
Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 8678	3,180.75	3,180.75	0.00	3,180.75
	IC SYSTEM INC++ Acct: 8356	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 8003	2,070.12	2,070.12	0.00	2,070.12
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	1,205.02	1,205.02	0.00	1,205.02
	ALLY FINANCIAL(*) Acct: 0321	70.75	70.75	0.00	70.75
	DEPARTMENT STORES NATIONAL BANK Acct: 1960	597.45	597.45	0.00	597.45
	UPMC HEALTH SERVICES Acct: 5881	1,323.00	1,323.00	0.00	1,323.00
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0002	62.40	62.40	0.00	62.40
	LVNV FUNDING LLC, ASSIGNEE Acct: 7397	0.00	0.00	0.00	0.00
	DUQUESNE LIGHT COMPANY(*) Acct: 6879	259.50	259.50	0.00	259.50
	DEPARTMENT STORES NATIONAL BANK Acct: 1960	0.00	0.00	0.00	0.00
	AFNI INC Acct: 5701	7,700.95	7,700.95	0.00	7,700.95
	CENLAR FSB Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
	KERI P EBECK ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY R HUNT ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	MCCABE WEISBERG & CONWAY LLC Acct:	0.00	0.00	0.00	0.00
	BROCK & SCOTT PLLC Acct:	0.00	0.00	0.00	0.00
	OFFICE OF US ATTORNEY Acct:	0.00	0.00	0.00	0.00
					16,469.94
TOTAL PAID TO CREDITORS					120,539.95

18-21613

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	310.00
SECURED	22,403.19
UNSECURED	16,469.94

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

STANLEY D. HENRY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21613

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Stanley D. Henry
Debtor

Case No. 18-21613-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Stanley D. Henry, 649 Greenlee Road, Pittsburgh, PA 15227-1021
14993082	+ Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14819474	Francis S. Hallinan, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14819478	+ Melissa Wood, 5621 Curry Road, Pittsburgh, PA 15236-3517
14871111	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, Attn: BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14819479	+ Pingora Loan Servicing, 425 Phillips Blvd., Trenton, NJ 08618-1430

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	Borough of Whitehall, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	Email/PDF: resurgentbknofications@resurgent.com	Jun 28 2023 01:06:56	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15333210	Email/PDF: bncnotices@becket-lee.com	Jun 28 2023 01:06:47	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
14820399	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14819471	+ Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14850906	+ Email/Text: ebnjts@grblaw.com	Jun 28 2023 00:52:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14819473	Email/Text: BKelectronicnotices@cenlar.com	Jun 28 2023 00:52:00	Cenlar, 425 Phillips Blvd., Trenton, NJ 08618
14819472	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:19:13	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14857599	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:45:31	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14850223	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2023 01:07:01	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14819477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2023 01:07:25	Macys/DSNB, PO Box 8218, Mason, OH 45040
14983475	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2023 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 31

14873598	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 28 2023 00:53:00	98083-0657 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15335987	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 28 2023 00:52:00	Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
14819475	+ Email/Text: Bankruptcy@ICSystem.com	Jun 28 2023 00:52:00	I.C. Systems, PO Box 64437, Saint Paul, MN 55164-0437
14819481	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jun 28 2023 00:52:00	State Farm Bank, PO Box 2316, Bloomington, IL 61702
14860965	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jun 28 2023 00:52:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14871973	Email/PDF: resurgentbknofications@resurgent.com	Jun 28 2023 01:19:15	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14819480	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:51:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14875718	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:51:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14991376	Email/Text: cashiering-administrationservices@flagstar.com	Jun 28 2023 00:53:00	Pingora Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14866342	Email/Text: BNCnotices@dcmservices.com	Jun 28 2023 00:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14819482	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon, 500 Technology Dr., Ste. 300, 412372157, MO 63304-2225
14869194	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:19:27	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for Pingora Loan Servicing,
cr		Flagstar Bank, FSB as servicer for Pingora Loan Se
cr		PINGORA LOAN SERVICINGS, LLC.
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing,LLC c/o Flagstar Bank, FSB
14819476		Jordan Tax Service
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 27, 2023

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC c/o Flagstar Bank, FSB ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Amy L. Zema	on behalf of Debtor Stanley D. Henry amy@zemalawoffice.com
Amy L. Zema	on behalf of Plaintiff Stanley D. Henry amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. jblank@pincuslaw.com, brausch@pincuslaw.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PINGORA LOAN SERVICINGS LLC. ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

TOTAL: 18